

Interview Summary	Application No. 09/414,731	Applicant(s) GANESAN
	Examiner Frantzy Poinvil	Art Unit 3628

All participants (applicant, applicant's representative, PTO personnel):

(1) Frantzy Poinvil

(2) Richard Fults

Date of Interview Sep 24, 2002

Type: a) Telephonic b) Video Conference
c) Personal [copy is given to 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No. If yes, brief description:

Claim(s) discussed: _____

Identification of prior art discussed: _____

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

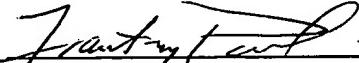
The Applicant's representatives argue that the references lack teaching of providing different bill presentation to different users/pestausers of a same biller. The Examiner disagrees and indicates that such is not also positively recited in the claims.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.


Frantzy Poinvil
Examiner's signature, if required